

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claim 1. (original) A method for determining one or more incentives to apply to a transaction, the method comprising:

determining a plurality of incentives that are eligible for application to the transaction, the eligibility based on at least one product;

determining one or more incentives from the plurality of incentives to apply to the transaction; and

applying the determined one or more incentives to the transaction.

Claim 2. (original) The method of claim 1, wherein the at least one product is associated with a product identifier that is used to determine the plurality of incentives.

Claim 3. (original) The method of claim 1, further comprising:

communicating with a portable device to determine portable device information;

wherein determining the plurality of incentives comprises using the portable device information to determine the plurality of incentives eligible for application to the transaction.

Claim 4. (original) The method of claim 3, wherein determining the one or more incentives comprises using the determined portable device information to determine the one or more incentives.

Claim 5. (original) The method of claim 3, wherein using the determined portable device information comprises comparing the portable device information with information associated with the plurality of incentives to determine the plurality of incentives.

Claim 6. (original) The method of claim 3, further comprising updating the portable device information in the portable device to indicate that the determined one or more incentives have been applied to the transaction.

Claim 7. (original) The method of claim 1, wherein determining the one or more incentives comprises determining information for applying the determined one or more incentives; and

using the information to determine how the determined one or more incentives are to be applied to the transaction.

Claim 8. (original) The method of claim 7, wherein the information comprises information indicating if an incentive is combinable with another incentive.

Claim 9. (original) The method of claim 7, wherein determining the one or more incentives comprises comparing the information for applying the determined one or more incentives with transaction details for the transaction to determine the one or more incentives.

Claim 10. (original) The method of claim 1, further comprising calculating a total value for the transaction, wherein a collective value of the one or more incentives when applied is equal to or less than the total value.

Claim 11. (original) The method of claim 10, wherein applying the determined one or more incentives comprises calculating a new total value based on the total value for the transaction less the value of the one or more incentives.

Claim 12. (original) A method for managing incentives in connection with a loyalty transaction, the method comprising:

determining a plurality of incentives that are eligible for the loyalty transaction, the eligibility determined based on at least one product;
calculating an incentive value for each of the plurality of incentives;

determining one or more incentives from the plurality of incentives to apply to the loyalty transaction based on the calculated incentive values for each of the plurality of incentives; and

applying the determined one or more incentives to the loyalty transaction.

Claim 13. (original) The method of claim 12, wherein the at least one product is associated with a product identifier that is used to determine the plurality of incentives.

Claim 14. (original) The method of claim 12, wherein determining one or more incentives comprises:

determining a highest incentive value from the calculated incentive values; and
wherein applying the determined one or more incentives comprises applying an incentive with the highest incentive value.

Claim 15. (original) The method of claim 14, further comprising:
determining if the incentive with the highest incentive value allows the incentive to be combined with other incentives; and

if the incentive does allow for combining, determining another incentive to apply to the loyalty transaction in addition to the incentive with the highest value.

Claim 16. (original) The method of claim 12, further comprising:
calculating a total value for the loyalty transaction, wherein a collective value of the one or more incentives is equal to or less than the calculated total value.

Claim 17. (original) The method of claim 16, wherein applying the determined one or more incentives comprising calculating a new total value from the total value based on the determined one or more incentives.

Claim 18. (original) The method of claim 17, further comprising outputting the new total value.

Claim 19. (original) The method of claim 12, further comprising:
communicating with a portable device to determine portable device information;
wherein determining the plurality of incentives comprises using the portable
device information to determine the plurality of incentives that are eligible for the loyalty
transaction.

Claim 20. (original) The method of claim 19, further comprising updating
portable device information in the portable device to indicate that the one or more incentives
have been applied to the loyalty transaction.

Claim 21. (original) A method for determining one or more incentives to apply
to a loyalty transaction, the method comprising:

communicating with a portable device to conduct the loyalty transaction, the
loyalty transaction involving at least one product having a product identifier;
determining portable device information for the portable device;
determining a plurality of incentives that are eligible for the loyalty transaction,
the eligible incentives determined based on the product identifier and the portable device
information;

determining one or more incentives from the plurality of incentives to apply to the
loyalty transaction; and

applying the determined one or more incentives to the loyalty transaction.

Claim 22. (original) The method of claim 21, wherein determining the one or
more incentives comprises determining information for applying the one or more incentives; and
using the information for applying to determine how the one or more incentives
are to be applied to the loyalty transaction.

Claim 23. (original) The method of claim 22, wherein the information for
applying comprises information indicating if an incentive is combinable with another incentive.

Claim 24. (original) The method of claim 22, wherein the information for applying comprises information indicating that an incentive having a nearest expiration date is to be applied.

Claim 25. (original) The method of claim 22, wherein the information for applying comprises information indicating that a user preference is to be used to determine how to apply the one or more incentives.

Claim 26. (original) The method of claim 22, wherein determining the one or more incentives comprises comparing the information for applying with transaction details for the loyalty transaction to determine the one or more incentives.

Claim 27. (original) The method of claim 21, further comprising calculating a total value for the loyalty transaction, wherein a collective value of the one or more incentives when applied is equal to or less than the total value.

Claim 28. (original) The method of claim 27, wherein applying the determined one or more incentives comprises calculating a new total value for the loyalty transaction based on the one or more incentives.

Claim 29. (original) The method of claim 21, further comprising updating information in the portable device to indicate that the one or more incentives have been applied to the transaction.

Claim 30. (original) A method for managing a plurality of incentives, the method comprising:

determining information for the plurality of incentives, the information for each incentive including a product identifier;

determining one or more rules for applying incentives if two or more incentives in the plurality of incentives are applicable for a loyalty transaction; and

sending the information and the one or more rules to one or more distribution channels, wherein the information including the product identifier is usable to determine two or more eligible incentives from the plurality of incentives for the loyalty transaction and the one or more rules are usable to determine one or more incentives from the two or more eligible incentives that are applicable for the loyalty transaction.

Claim 31. (original) The method of claim 30, wherein the one or more rules comprise values that are compared to at least one of portable device information and information from the loyalty transaction to determine the one or more incentives that are applicable.

Claim 32. (original) The method of claim 30, wherein the one or more rules include a rule specifying if an incentive may be combined with other incentives in the two or more eligible incentives.

Claim 33. (original) The method of claim 30, wherein the one or more rules include a rule specifying if one incentive should override another incentive in the two or more eligible incentives.

Claim 34. (original) The method of claim 30, wherein the one or more rules include a rule specifying that a highest value incentive in the two or more eligible incentives should be applied.

Claim 35. (original) The method of claim 30, wherein the one or more rules include a rule specifying which incentive in the two or more eligible incentives to apply based on a product identifier.

Claim 36. (original) The method of claim 30, wherein the one or more rules include a rule specifying a user preference that is to be used in determining the one or more incentives applicable for the loyalty transaction.

Claim 37. (original) A method for determining one or more incentives to apply to a loyalty transaction, the method comprising:

using a portable device in a loyalty transaction for at least one product associated with a product identifier;

determining loyalty program information for a plurality of loyalty programs;

determining portable device information for the portable device;

determining transaction details for the loyalty transaction;

determining a plurality of incentives that are eligible for application to the transaction, the eligibility based on at least one product;

determining one or more incentives from a plurality of incentives to apply to the loyalty transaction based on at least one of the loyalty program information, portable device information, product identifier, and transaction details, wherein the plurality of incentives are associated with the product identifier; and

applying the determined one or more incentives to the loyalty transaction.

Claim 38. (original) The method of claim 37, wherein the loyalty program information comprises parameters that specify rules useable in determining the one or more incentives.

Claim 39. (original) The method of claim 38, wherein the rules comprise at least one of a rule based on a monetary value, a rule based on the product identifier and a user selection, a rule based on an expiration date, and a rule based on if an incentive in the plurality of incentives is combinable.

Claim 40. (original) The method of claim 37, wherein the portable device information comprises information specific to the portable device, wherein determining the one or more incentives comprises using the information specific to the portable device to determine the one or more incentives.

Claim 41. (original) The method of claim 37, wherein the transaction details comprise information specific to the loyalty transaction, wherein determining the one or more incentives comprises using the information specific to the loyalty transaction to determine the one or more incentives.

Claim 42. (original) A device for determining one or more incentives to apply to a loyalty transaction, the device comprising:

a communicator configured to receive a request to process a loyalty transaction involving at least one product;

a program determiner configured to determine a plurality of incentives that are eligible for application to the loyalty transaction, the eligibility based on the at least one product;

an incentive selector configured to select one or more incentives from the plurality of incentives to apply to the loyalty transaction; and

an incentive applier configured to apply the determined one or more incentives to the loyalty transaction.

Claim 43. (original) The device of claim 42, wherein the communicator is configured to communicate with a portable device to determine portable device information, the portable device information useable to determine the plurality of incentives or the selected one or more incentives.

Claim 44. (original) The device of claim 42, wherein the communicator is configured to determine transaction details, the transaction details useable to determine the plurality of incentives or the selected one or more incentives.

Claim 45. (original) The device of claim 42, further comprising an output configured to output a new total for the loyalty transaction based on the applied one or more incentives.

Claim 46. (original) The device of claim 42, further comprising a database configured to store information for the plurality of loyalty programs, the information useable to determine the plurality of incentives or the selected one or more incentives.

Claim 47. (original) The device of claim 42, wherein the communicator is configured to cause update information for the loyalty transaction to be written to a portable device.

Claim 48. (original) A system for determining one or more incentives to apply to a loyalty transaction, the system comprising:

one or more portable devices, each portable device including portable device information; and

one or more distribution channels, at least one distribution channel comprising:

a communicator configured to communicate with a portable device in the one or more portable devices for a loyalty transaction involving at least one product and to determine portable device information associated with the portable device;

an incentive selector configured to determine one or more incentives from a plurality of incentives associated with the at least one product to apply to the loyalty transaction, the one or more incentives determined based on the at least one product and the portable device information; and

an incentive applier configured to apply the determined one or more incentives to the loyalty transaction.

Claim 49. (original) The system of claim 48, wherein the at least one distribution channel further comprises a program determiner configured to determine the plurality of incentives associated with the at least one product.

Claim 50. (original) The system of claim 48, further comprising a host configured to download information relating to the plurality of incentives to at least one distribution channel, wherein the information is useable to determine the one or more incentives.

Claim 51. (original) The system of claim 50, wherein the information relating to the plurality of incentives comprises at least one of a rule based on a monetary value, a rule based on the at least one product and a user selection, a rule based on an expiration date, and a rule based on if an incentive in the plurality of incentives is combinable.

Claim 52. (new) The method of claim 1, wherein the determined one or more incentives have a highest redemption value.

Claim 53. (new) The method of claim 1, wherein the at least one product is associated with a sku number that is used to determine the plurality of incentives eligible for application to the transaction.

Claim 54. (new) The method of claim 12, wherein the at least one product is associated with a sku number that is used to determine the plurality of incentives eligible for application to the transaction.

Claim 55. (new) The method of claim 21, wherein the product identifier is a sku number.

Claim 56. (new) The method of claim 30, wherein the product identifier is a sku number.

Claim 57. (new) The method of claim 37, wherein the product identifier is a sku number.

Claim 58. (new) The method of claim 42, wherein the at least one product is associated with a sku number that is used to determine the plurality of incentives eligible for application to the transaction.

Claim 59. (new) The method of claim 48, wherein the at least one product is associated with a sku number that is used to determine the plurality of incentives eligible for application to the transaction.

Claim 60. (new) The method of claim 1, wherein determining one or more incentives from the plurality of incentives to apply to the transaction comprises:
determining selection information; and
determining the one or more incentives using the selection information.

Claim 61. (new) The method of claim 60, wherein the selection information comprises monetary values.

Claim 62. (new) The method of claim 60, wherein the selection information comprises expiration dates.